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AI-powered search is re-writing SEO rules, and advisors must adjust
By Rob Burgess
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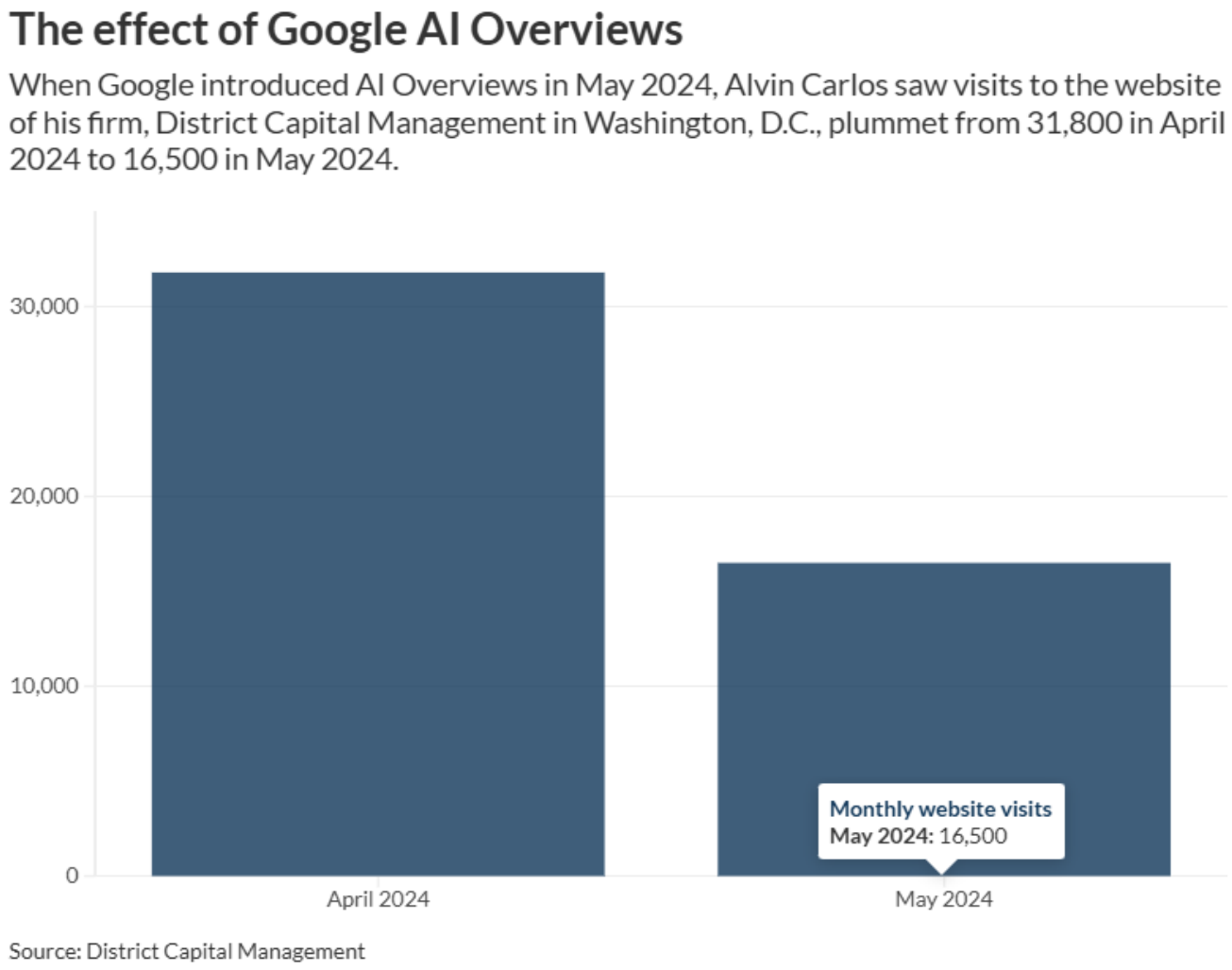
Google introduced AI Overviews in May 2024 and Alvin Carlos saw the effect on his website traffic right away.

His firm, District Capital Management in Washington, D.C., saw visits plummet from 31,800 in April 2024 to 16,500 in May 2024.



In the past, Carlos said he followed a classic search engine optimization (SEO) playbook: keyword research, creating blog posts answering common financial questions and earning back links from credible websites. That used to work well, he said.

"Some of our blog posts would rank for years," he said. "But now, even when our

content ranks, fewer people are clicking."

With the proliferation of AI summaries, and with Google's introduction this month of AI Mode, traditional SEO is definitely evolving, said Reggie Fairchild, financial advisor and president of wealth management firm Flip Flops and Pearls in Mount Pleasant, South Carolina. He said he has been seeing more "zero-click" search results, where users get answers directly in the search interface — often without ever visiting a website.

"That means advisors need to get more strategic about where and how they're showing up," he said.

Some principles remain the same

The SEO practices that continue to be effective are those that establish credibility, said Carlos.

"If I'm mentioned or quoted on reputable sites, that can sometimes land my firm in an AI summary," he said.

The fundamentals of SEO, including creating valuable and intent-driven content, still matter, said Fairchild. But in today's landscape, only truly high-quality, helpful content is gaining traction, he said.

"The old playbook — relying on long-tail keywords or basic phrase repetition — isn't enough anymore," he said.

Carlos said his firm has been putting more energy into channels it owns, including its newsletter with over 2,200 subscribers. More recently, they have been experimenting with short-form video.

"We have also just started using Google Ads, but we haven't seen any meaningful data on that yet," he said.

Micro-targeting and focusing on a niche yield results

While many are mourning the decline of traditional SEO, Christopher Haigh, CEO and founder of Iconoclastic Capital Management in Rochester, New York, said his firm has actually seen improvement, especially through local and geo-targeted search optimization.

"Has AI search hurt our traffic? Not exactly," he said. "It has changed the rules."

Daniel M. Kopp, founder of Wise Stewardship Financial Planning in Lakewood Ranch, Florida, serves a unique niche: young widows and widowers, Gold Star Widows and active-duty military officers. In addition to managing his own RIA's website, he is in charge of the website for a group of advisors called the Military Financial Advisors Association (MFAA).

Over the past six to 12 months, Kopp said he has been seeing website traffic

continue to rise more than 20% year over year despite the rise of zero-click content and AI answers.

"I suspect this is because my own RIA is heavily niche-focused," he said. "Talking with financial advisor colleagues who do not have a niche focus meanwhile seem to be experiencing flat or declining web traffic."

SEO? Meet LEO and GEO.
In addition to AI-powered Google searches, advisors are seeing more people turn to large language models (LLMs) like ChatGPT to answer complex financial questions they might have previously researched more thoroughly.

That makes it even more important to align content closely with what users are actually looking for, said Fairchild. One caveat is that most LLMs, including ChatGPT, have knowledge cutoffs — June 2024 in this case.

"While web browsing can supplement that, content published after that date may not yet be fully integrated into model responses," he said. "We're actively trying to figure out how to get the new content we're creating now into LLM models. We want to be a trusted source in Google and in ChatGPT and other LLMs."

Carlos said they are also trying to figure out how to rank in a ChatGPT search. He said he has been focusing on keywords that people who are ready to hire a financial advisor would search for, like "fee-only financial advisor" or "financial advisor dc."

Haigh said they saw a dip in broad organic traffic in early 2025, but something clicked when a new client said they found them on xAI's Grok.

He said they then adapted their strategy to prioritize LLM engine optimization (LEO) and generative engine optimization (GEO) using new structures and conversational, question-based content.

"The results turned around," he said. "Use clear, authoritative, and context-rich formats, like FAQs, lists and tables, that AI can easily parse and synthesize. Write in a natural, user-focused style that matches how people interact with AI chatbots."

The payoff for Haigh was five new clients in 2025 who have specifically mentioned finding them through AI-generated summaries or searches powered by AI.

"The most fascinating part is that only one was from our local market and four were in markets we usually have no visibility in," he said. "In other words, AI didn't erase visibility. It reshaped the playing field. If you're optimizing for trust, clarity, and niche expertise, you can absolutely win."

What doesn't work is generic answers or the first draft content created in AI

LLMs "because the content machines are now awash in these even more than in the past," said Kopp. The lack of a specific point of view doesn't help, either.

"The more opinion on the facts we take, the better the engagement compared to generic information," he said.

The value of Q&As, even if no human reads them

Answering questions that real people are asking these search engines and AI remains effective, said Kopp.

"Long-form content that is highly technical and relevant still has enormous value especially when the AI sources the advisor or firm website directly," he said. "Write content in a Q&A format even. … When people are asking about advisors with expertise in their financial questions, the AI is explicitly telling them to contact one of us."

Boosting credibility across the realm of media through being a guest on podcasts, getting quoted in media and syndicating content, when its niche-focused is still helping to boost the "AI-EO," said Kopp.

"Using reviews from sites like Wealthtender that explicitly mention the niche expertise, like 'my financial advisor helped me understand my military pay and benefits,' help build the AI authority referral traffic," he said.

Brian Thorp, founder and CEO of the Austin, Texas-based lead generation service Wealthtender, said getting featured in Q&A articles published online as a specialist serving employees of a particular company could potentially drive new business to them even if no "human" prospect ever reads the article.

"As long as Google AI or ChatGPT 'reads' the article where they're featured and surfaces an advisor by name as specializing in serving employees at a particular company, it's very possible a consumer or prospect might never click on the article and instead go straight to the advisor's website to learn more about them," he said. "I know it's a little hard for advisors to wrap their head around the concept that they can get value participating in an article that hypothetically could generate zero consumer traffic, but this is the world we're living in."

On another front, the same holds true for advisors who collect online reviews whether published on Wealthtender or elsewhere, said Thorp.

"Yes, the reviews are valuable to prospects and consumers who visit Wealthtender, but the fact of the matter is that those reviews might get summarized in a ChatGPT 'zero-click' query that leads a consumer to learn what clients of the advisor have to say about them without ever visiting Wealthtender where their reviews are published," he said.